

# **EXHIBIT A**

Return Mail Only (No Correspondence)  
mcm  
Dept. 12421  
PO Box 603  
Oaks, PA 19456



11-20-2010

82100



#BWNHLTH  
#0000 0853 7011 4275#  
SALIHA MADDEN  
115 TARRYHILL WAY  
WHITE PLAINS, NY 10603-2647

18824 - 1058

MCM Account Number	8537011427
Original Creditor	BANK OF AMERICA
CURRENT BALANCE	\$5,295.19
PAYMENT DUE DATE	01-04-2011

## NOTICE OF NEW OWNERSHIP AND PRE-LEGAL REVIEW

Dear SALIHA MADDEN,

Midland Funding LLC recently purchased your BANK OF AMERICA account and Midland Credit Management, Inc. ("MCM"), a debt collection company, is the servicer of this obligation.

Midland Credit Management, Inc. is considering forwarding this account to an attorney in your state for possible litigation. However, such forwarding will not occur until after the expiration of the time period described on the back of the letter. Upon receipt of this notice, please call to discuss your options.

If we don't hear from you or receive payment by 01-04-2011, we may proceed with forwarding this account to an attorney.

What do you need to do to stop this process from continuing?

- 1) Mail in \$750.00 and call to set up your remaining payments.
- 2) Call us today to see how to qualify for discounts and payment plans.

**LET US HELP YOU!** If the account goes to an attorney, our flexible options may no longer be available to you. There still is an opportunity to make arrangements with us. We encourage you to call us today: (800) 265-8825.

Sincerely,

Recovery Department  
Midland Credit Management, Inc.  
(800) 265-8825

### BENEFITS OF PAYING!

- > This may be your last chance to work with us before the account goes to an attorney.
- > No additional interest will be charged to your account.
- > Get rid of this debt and get on with your life.

Once your account is paid,

- > All collection calls and letters on this account will stop!
- > We will notify the credit bureaus the debt is PAID IN FULL.\*

### CALL US TODAY!

(800) 265-8825

Hours of Operation:  
M-Th 6am - 7:30pm MST  
Fri 6am - 5pm;  
Sat 6am - 11am;

**NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION**  
*Please tear off and return lower portion with payment in the envelope provided*

### PAYMENT COUPON

MCM Account No.: 8537011427  
Original Account No.: 4888931057893278  
Current Balance: \$5,295.19

Payment Due Date: 01-04-2011

Amount Enclosed: \_\_\_\_\_

Make check payable to:  
Midland Credit Management, Inc.

**mcm** Midland Credit Management, Inc.  
P.O. Box 60578  
Los Angeles, CA 90060-0578



12 8537011427 5 0529519 010411 3



18824 - LT1W - 2115

Important Disclosure Information

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

The records associated with the purchase from **BANK OF AMERICA** reflect that you are obligated on this account, which is in default with a Current Balance of **\$5,295.19**. As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within 30 days after receiving this notice, you still have the remainder of the 30 days to exercise the rights described above.

\*We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. No credit reporting will occur if the federal reporting period has expired.

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Please send any correspondence relating to any credit reporting\* of this account to:  
MCM CREDIT REPORTING DEPARTMENT, 8875 Aero Drive, Suite 200, San Diego, CA 92123.  
PLEASE RETAIN THIS ADDRESS FOR ANY ISSUES RELATING SOLELY TO THE CREDIT REPORTING OF YOUR ACCOUNT.

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728.

**MAIL PAYMENTS TO:** P.O. Box 60578, Los Angeles, CA 90060-0578

**MAIL CORRESPONDENCE BUT NO PAYMENTS TO:** MCM's business address at  
8875 Aero Drive, Suite 200, San Diego, CA 92123

Return Mail Only - No Correspondence



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PO Box 603  
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SALIHA MADDEN  
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WHITE PLAINS, NY 10603-2647

STATEMENT			
MCM Account #: 8537011427		Previous Balance:	\$5,291.25
Original Account #: 4888931057893278		Interest Rate:	27%
Statement Date: 11-20-2010	Due Date: 01-04-2011	Accrued Interest:	\$3.94
Current Owner: Midland Funding LLC	Original Creditor: BANK OF AMERICA	Current Balance:	\$5,295.19
Due Date	Date Received	Transactions	Amount
01-04-2011	11-20-2010	The above-referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc. ("MCM"). The balance of \$5,295.19 is due by 01-04-2011.  Please direct all correspondence to: Midland Credit Management, Inc. P.O. Box 939019 San Diego, CA 92193-9019	\$5,295.19
			Current Balance: \$5,295.19

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